

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: RENEE ANN RUSNOCK

§
§
§
§

Case No. 5:20-bk-00500

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/10/2020.
- 2) The plan was confirmed on 06/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/08/2022, 08/05/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/13/2022.
- 5) The case was completed on 03/24/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,022.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,731.87.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 47,993.08	
Less amount refunded to debtor(s)	\$ 294.08	
NET RECEIPTS		\$ 47,699.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,624.35	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,124.35
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON P PROVINZANO, ESQUIRE	Lgl	0.00	NA	NA	4,500.00	0.00
BRANCH BANKING & TRUST	Sec	34,064.00	34,162.45	0.00	0.00	0.00
DISCOVER	Uns	401.00	401.82	401.82	219.21	0.00
ONEMAIN FINANCIAL	Uns	10,870.00	11,089.75	11,089.75	6,049.68	0.00
ONEMAIN FINANCIAL	Uns	15,093.00	15,399.79	15,399.79	8,400.89	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	586.43	586.43	319.91	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	350.47	350.47	191.19	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	665.32	665.32	362.94	0.00
BECKET & LEE	Uns	3,513.00	3,513.39	3,513.39	1,916.62	0.00
BECKET & LEE	Uns	863.00	902.58	902.58	492.37	0.00
ECMC	Uns	0.00	199.63	0.00	0.00	0.00
QUICKEN LOANS INC	Sec	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	2,273.00	2,359.38	2,359.38	1,287.09	0.00
CAPITAL ONE BANK	Uns	469.00	469.29	469.29	256.01	0.00
BECKET & LEE	Uns	2,790.00	2,790.63	2,790.63	1,522.34	0.00
PORTFOLIO RECOVERY	Uns	548.00	547.74	547.74	298.80	0.00
PORTFOLIO RECOVERY	Uns	220.00	220.74	220.74	120.42	0.00
PORTFOLIO RECOVERY	Uns	458.00	458.40	458.40	250.06	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	6,969.00	6,799.44	6,799.44	3,709.23	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	252.00	252.68	252.68	137.84	0.00
PORTFOLIO RECOVERY	Uns	152.00	152.52	152.52	83.20	0.00
RESURGENT CAPITAL SERVICES	Uns	1,833.00	1,833.63	1,833.63	1,000.28	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	610.00	648.46	648.46	353.74	0.00
AMERICAN INFOSOURCE	Uns	0.00	1,081.15	1,081.15	589.79	0.00
QUANTUM3 GROUP, LLC	Uns	920.00	999.89	999.89	545.46	0.00
QUANTUM3 GROUP, LLC	Uns	715.00	715.97	715.97	390.58	0.00
QUANTUM3 GROUP, LLC	Uns	220.00	375.27	375.27	204.72	0.00
QUANTUM3 GROUP, LLC	Uns	1,000.00	1,000.62	1,000.62	545.86	0.00
QUANTUM3 GROUP, LLC	Uns	1,604.00	1,604.33	1,604.33	875.19	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,005.00	1,041.64	1,041.64	568.24	0.00
AIS INFOSOURCE, LP	Uns	1,221.00	1,230.68	1,230.68	671.36	0.00
AIS INFOSOURCE, LP	Uns	1,420.00	1,420.28	1,420.28	774.79	0.00
SYNCHRONY BANK	Uns	140.00	140.68	140.68	76.74	0.00
PORTFOLIO RECOVERY	Uns	891.00	891.95	891.95	486.58	0.00
QUICKEN LOANS INC	Sec	197,923.00	196,450.15	1,779.29	1,779.29	0.00
QUICKEN LOANS INC	Sec	0.00	196,450.15	5,094.23	5,094.23	0.00
AES/SUNTRUST	Uns	295.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	519.00	NA	NA	0.00	0.00
CCS/FNB	Uns	865.00	NA	NA	0.00	0.00
CHAMBERLAIN UNIV	Uns	2,748.00	NA	NA	0.00	0.00
COUNTRY DOOR	Uns	134.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	25,735.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	555.00	NA	NA	0.00	0.00
MACYS/DSNB	Uns	749.00	NA	NA	0.00	0.00
PPL ELECTRIC	Uns	383.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,779.29	\$ 1,779.29	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 5,094.23	\$ 5,094.23	\$ 0.00
TOTAL SECURED:	\$ 6,873.52	\$ 6,873.52	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 59,944.92	\$ 32,701.13	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,124.35	
Disbursements to Creditors	\$ 39,574.65	
TOTAL DISBURSEMENTS:		\$ 47,699.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/06/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)